





U.S. Department of Commerce Economics and Statistics Administration U.S. CENSUS BUREAU



Income, Poverty, and Health Insurance Coverage: 2004



Current Population Survey, Annual Social and Economic Supplement

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Highlights: Income

Median household money income for the nation was \$44,400 in 2004, unchanged from 2003 in real terms.

The most commonly used measures of household income inequality, the Gini index and the share of aggregate income received by quintiles, remained unchanged between 2003 and 2004.

The real median earnings of both men and women who worked full-time, year-round declined between 2003 and 2004; the female-to-male earnings ratio increased from 76 percent to 77 percent between 2003 and 2004.

Note: Income rounded to the nearest \$100.

Source: U.S. Census Bureau, Current Population Survey, 2004 and 2005 Annual Social and Economic Supplements.

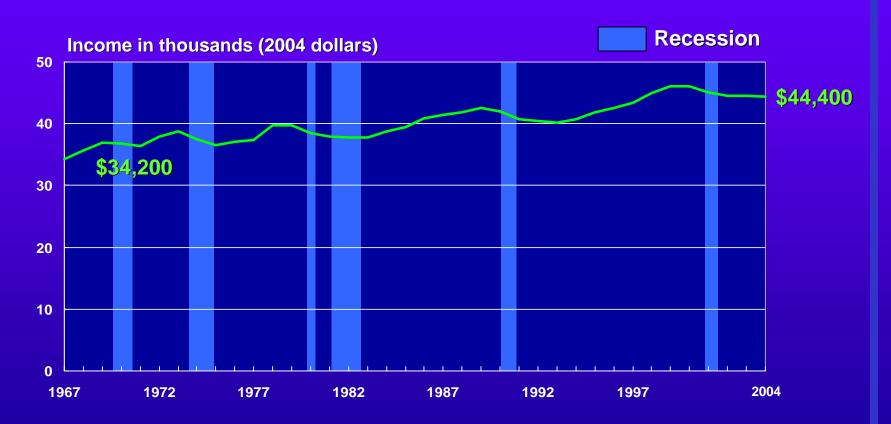
Highlights: Poverty

The official poverty rate for the nation rose from 12.5 percent in 2003 to 12.7 percent in 2004.

The number of people in poverty increased from 35.9 million to 37.0 million in 2004.

The poverty rate for children remained unchanged between 2003 and 2004 at 17.8 percent.

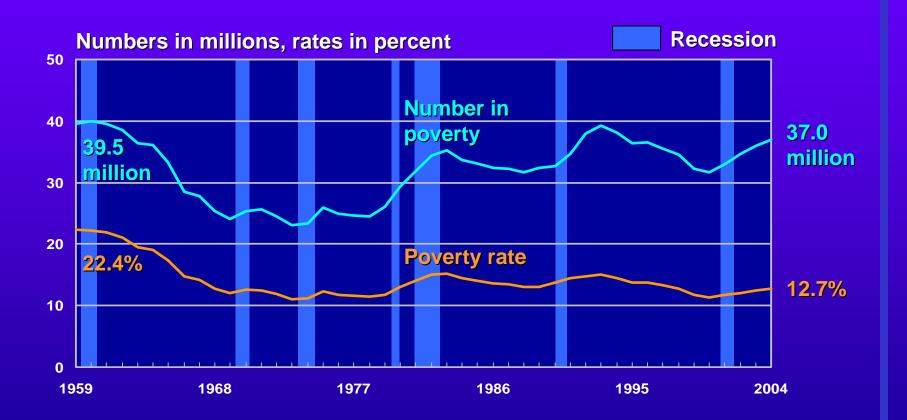
Real Median Household Income: 1967 to 2004



Note: Income rounded to nearest \$100.

Source: U.S. Census Bureau, Current Population Survey, 1968 to 2005 Annual Social and Economic Supplements.

Poverty: 1959 to 2004



Real Median Household Income by Race and Hispanic Origin: 2004

Race and Hispanic Origin of Householder	2004 Median Income	Percentage Change from 2003
White, not Hispanic	\$49,000	No Change
Black	\$30,100	No Change
Asian	\$57,500	No Change
Hispanic origin (any race)	\$34,200	No Change

Note: Income rounded to nearest \$100.

Source: U.S. Census Bureau, Current Population Survey, 2004 and 2005 Annual Social and Economic Supplements.

Poverty Rates by Race and Hispanic Origin: 2004

Race and Hispanic Origin	Poverty Rate (percentage)	Percentage Point Change from 2003
White, not Hispanic	8.6	+ 0.4
Black	24.7	No Change
Asian	9.8	- 2.0
Hispanic origin (any race)	21.9	No Change

Median Household Income and Poverty Rates by Region: 2004

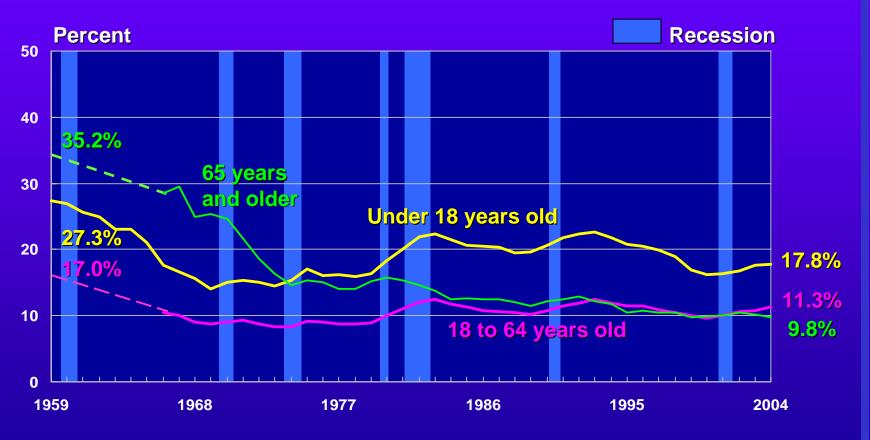
Area	Income	Poverty Rate (percentage)
United States	\$44,400	12.7 *
Northeast	\$48,000	11.6
Midwest	\$44,700 *	11.6 *
South	\$40,800	14.1
West	\$47,700	12.6

Note: Income rounded to nearest \$100.

*Change from 2003 (income in real terms). Income decreased and poverty rate increased in the Midwest.

Source: U.S. Census Bureau, Current Population Survey, 2004 and 2005 Annual Social and Economic Supplements.

Poverty Rates by Age: 1959 to 2004



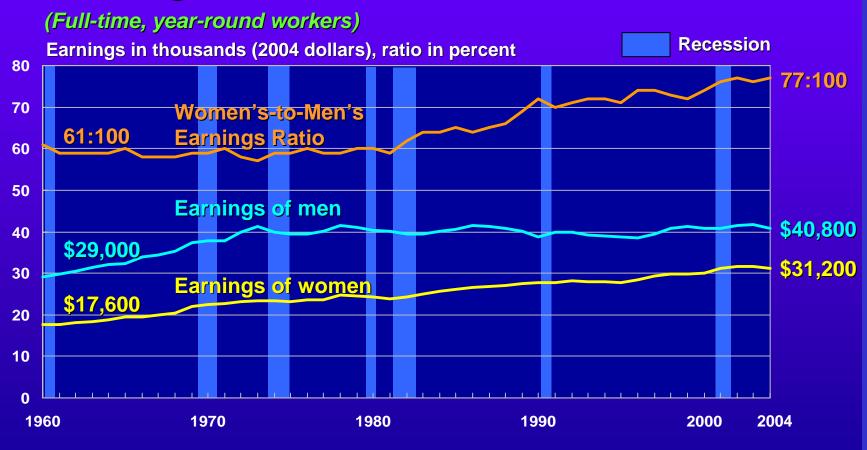
Note: Data for people 18 to 64 and 65 and older are not available from 1960 to 1965.

Source: U.S. Census Bureau, Current Population Survey, 1960 to 2005 Annual Social and Economic Supplements.

Changes in Household Income Inequality Measures: 1995 to 2004

Inequality Measures	2004	Percentage Change from:	
moquamy mousures		2003	1995
Gini Index	0.466	No Change	+ 3.6
Shares of household income:			
Lowest quintile	3.4	No Change	- 8.5
Second quintile	8.7	No Change	- 4.5
Third quintile	14.7	No Change	- 3.2
Fourth quintile	23.2	No Change	No Change
Highest quintile	50.1	No Change	+ 2.9

Women's-to-Men's Median Earnings Ratio and Real Median Earnings: 1960 to 2004



Note: Income rounded to nearest \$100. Source: U.S. Census Bureau, Current Population Survey, 1961 to 2005 Annual Social and Economic Supplements.

Income and Poverty by State: 2003-2004 Average Compared With 2002-2003 Average

Median Household Income Poverty Rate Rhode Island Hawaii **Arkansas** ecreased **West Virginia** Idaho Hawaii Wyoming Maine Oklahoma Michigan **Delaware** Indiana Ohio Georgia Missouri Kentucky **Pennsylvania Maryland** Kansas Wisconsin Montana Missouri Kentucky Oregon

Highlights: Health Insurance Coverage

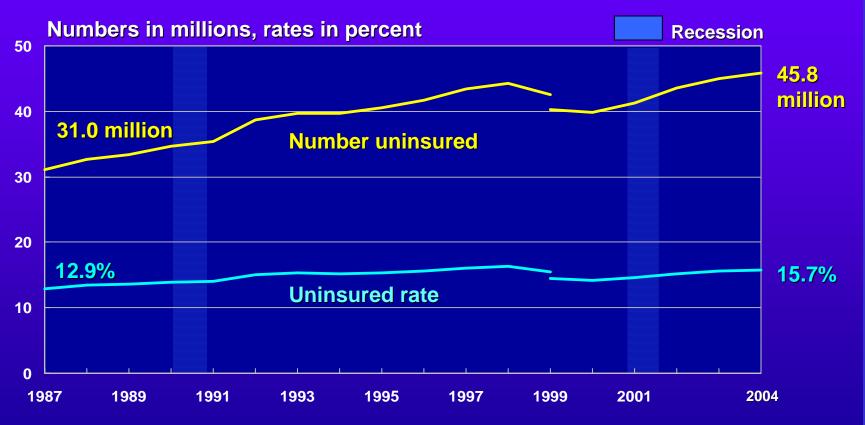
The number of people with health insurance coverage increased from 243.3 million to 245.3 million in 2004.

The number of people without health insurance coverage increased from 45.0 million to 45.8 million in 2004.

The uninsured rate for the nation did not change, remaining at 15.7 percent in 2004.

The proportion of children without health insurance did not change, remaining at 11.2 percent or 8.3 million in 2004.

Number of People Not Covered by Health Insurance and Uninsured Rate: 1987 to 2004



Note: Data for 1999 reflect implementation of follow-up verification questions.

Source: U.S. Census Bureau, Current Population Survey, 1988 to 2005 Annual Social and Economic Supplements.

Coverage by Type of Health Insurance: 2004

Type of Health Insurance	Coverage Rate (percentage)	Percentage Point Change from 2003
Employment-based private plan	59.8	- 0.6
Direct-purchase private plan	9.3	No Change
Medicare	13.7	No Change
Medicaid/SCHIP	12.9	+ 0.5
Military health care	3.7	+ 0.2
Uninsured	15.7	No Change

Note: SCHIP - State Children's Health Insurance Program. Source: U.S. Census Bureau, Current Population Survey, 2004 and 2005 Annual Social and Economic Supplements.

Uninsured Rates by Race and Hispanic Origin: 2004

Race and Hispanic Origin	Uninsured Rate (percentage)	Percentage Point Change from 2003
White, not Hispanic	11.3	No Change
Black	19.7	No Change
Asian	16.8	- 2.0
Hispanic origin (any race)	32.7	No Change

Uninsured Rates of Children by Selected Characteristics: 2004



Health Insurance Coverage by State: 2003-2004 Average Compared With 2002-2003 Average

Uninsured Rate



Idaho **New York**

Wyoming

Delaware

Florida

Massachusetts

Montana

New Hampshire

Oklahoma

South Carolina

Tennessee



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For additional questions, contact:

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